

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Blaine C. Fardella
Debtor

Case No. 19-00693-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 309I

Page 1 of 2
Total Noticed: 26

Date Rcvd: Feb 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2019.

db +Blaine C. Fardella, 1174 Mattioli Road, Bartonsville, PA 18321-7790
5163980 +ALLIED INTERSTATE, PO BOX 361445, COLUMBUS, OH 43236-1445
5163984 +CCB CREDIT SVCS, PO BOX 272, SPRINGFIELD, IL 62705-0272
5163990 +GLOBAL CREDIT & COLL, 5440 N CUMBELAND AVE, SUITE 300, CHICAGO, IL 60656-1486
5163991 +HAYT HAYT & LANDAU, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
5163995 PNC BANK NA, PO BOX 5570, CLEVELAND, OH 44101-0570
5163998 TRI-STATE FINANCIAL, PO BOX 29352, PHOENIX, AZ 85038-9352
5164000 +US DEPT OF EDUCATION/GLELSI, PO BOX 7860, MADISON, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: VRubino@newmanwilliams.com Feb 20 2019 19:35:01 Vincent Rubino,
Newman Williams Mishkin Corveleyen et al, 712 Monroe Street, PO Box 511,
Stroudsburg, PA 18360-0511

tr +E-mail/Text: dehartstaff@pamdl3trustee.com Feb 20 2019 19:36:42
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA. ECF@USDOJ.GOV Feb 20 2019 19:36:13 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5163981 EDI: BANKAMER.COM Feb 21 2019 00:03:00 BANK OF AMERICA, PO BOX 982238,
EL PASO, TX 79998-2238
5163982 EDI: CAPITALONE.COM Feb 21 2019 00:03:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
5163983 +E-mail/Text: bankruptcy@cavps.com Feb 20 2019 19:36:37 CAVALRY PORTFOLIO SERVICE,
500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2322
5163985 +EDI: CHASE.COM Feb 21 2019 00:03:00 CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850-5298
5163986 +EDI: CHASE.COM Feb 21 2019 00:03:00 CHASE CARD, PO BOX 15298,
WILMINGTON, DE 19850-5298
5163987 +EDI: CITICORP.COM Feb 21 2019 00:03:00 CITIBANK NA, PO BOX 769006,
SAN ANTONIO, TX 78245-9006
5163988 EDI: WFNNB.COM Feb 21 2019 00:03:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125,
COLUMBUS, OH 43218-2125
5163989 EDI: DISCOVER.COM Feb 21 2019 00:03:00 DISCOVER BANK, 6500 NEW ALBANY ROAD,
NEW ALBANY, OH 43054
5163992 EDI: HY11.COM Feb 21 2019 00:03:00 HYUNDAI MOTOR FINANCE, PO BOX 20829,
FOUNTAIN VALLEY, CA 92728-0829
5163993 EDI: CBSKOHLS.COM Feb 21 2019 00:03:00 KOHLS/CAPITAL ONE, PO BOX 3115,
MILWAUKEE, WI 53201-3115
5163993 E-mail/Text: bncnotices@becket-lee.com Feb 20 2019 19:35:23 KOHLS/CAPITAL ONE,
PO BOX 3115, MILWAUKEE, WI 53201-3115
5163994 EDI: MERRICKBANK.COM Feb 21 2019 00:03:00 MERRICK BANK CORP, PO BOX 9201,
OLD BETHPAGE, NY 11804-9001
5163996 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 20 2019 19:36:37 QUICKEN LOANS INC,
ATTN CLIENT RELATIONS, 1050 WOODWARD AVE, DETROIT, MI 48226-1906
5163997 EDI: RMSC.COM Feb 21 2019 00:03:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061,
ORLANDO, FL 32896-5061
5163999 EDI: ECMC.COM Feb 21 2019 00:03:00 US DEPT OF EDUCATION, PO BOX 16448,
SAINT PAUL, MN 55116-0448
5164001 +E-mail/Text: BKRMailOps@weltman.com Feb 20 2019 19:36:22 WELTMAN WEINBERG & REIS,
323 W LAKESIDE AVE STE 200, CLEVELAND, OH 44113-1009

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Blaine C. Fardella
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Blaine C. Fardella**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) **First Name Middle Name Last Name**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-00693-RNO**

Social Security number or ITIN **xxx-xx-9501**EIN **-----**Social Security number or ITIN **-----**EIN **-----**Date case filed for chapter **13 February 19, 2019****Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Blaine C. Fardella	
2. All other names used in the last 8 years	aka Blaine Corey Fardella, aka Blaine Fardella	
3. Address	1174 Mattioli Road Bartonsville, PA 18321	
4. Debtor's attorney Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360-0511	Contact phone 570 421-9090 Email: VRubino@newmanwilliams.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosem U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: February 20, 2019

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 25, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Best Western Genetti's, 77 East Market Street, Wilkes-Barre, PA 18701
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: May 24, 2019
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: April 30, 2019
Deadline for governmental units to file a proof of claim:		
 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	